

<b>Information to identify the case:</b>			
Debtor 1	Patrick T. Donofrio Sr.		
First Name	Middle Name	Last Name	
Debtor 2	Brenda J. Donofrio		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20554-GLT			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick T. Donofrio Sr.

Brenda J. Donofrio  
fka Brenda J. Vincent

6/14/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 6

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Patrick T. Donofrio, Sr.

Brenda J. Donofrio

Debtors

Case No. 17-20554-GLT

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick T. Donofrio, Sr., Brenda J. Donofrio, 206 S. Scotland Lane, New Castle, PA 16101-1338
14365054	++ FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124 address filed with court:, First Merit Bank, PO Box 1499, Akron, OH 44309
14365055	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14365053	+ First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14365058	+ Gregg L. Morris, Esq., Patenaude & Felix APC, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
14365059	+ Kia Motors Finance, Attn: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
14365060	+ LA-Z Boy Furniture Gallery, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061

TOTAL: 7

## Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jun 15 2022 00:12:00	Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
cr	+ Email/Text: bncmail@w-legal.com	Jun 15 2022 00:12:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14365040	EDI: APPLIEDBANK.COM	Jun 15 2022 04:08:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431
14365039	+ Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 00:18:08	American Express, PO Box 981537, El Paso, TX 79998-1537
14415396	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 00:18:16	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14365041	EDI: BANKAMER.COM	Jun 15 2022 04:08:00	Bank of America, PO Box 982235, El Paso, TX

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14421449	+ EDI: BANKAMER2.COM	Jun 15 2022 04:08:00	79998 Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14401734	+ EDI: WFNNB.COM	Jun 15 2022 04:08:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14365042	+ Email/Text: cms-bk@cms-collect.com	Jun 15 2022 00:12:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14365043	+ EDI: CAPITALONE.COM	Jun 15 2022 04:08:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14365044	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Care Credit, Synchrony Bank, Attn: Banrkuptcy Dept, PO Box 965061, Orlando, FL 32896-5061
14365046	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Citi Cards, Box 6500, Sioux Falls, SD 57117-6500
14365047	+ EDI: WFNNB.COM	Jun 15 2022 04:08:00	Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14365048	+ EDI: WFNNB.COM	Jun 15 2022 04:08:00	Comenity Bank/Total Rewards Visa Sig, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14365049	+ EDI: WFNNB.COM	Jun 15 2022 04:08:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043
14365050	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 15 2022 00:18:08	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14365051	EDI: DISCOVER.COM	Jun 15 2022 04:08:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14369644	EDI: DISCOVER.COM	Jun 15 2022 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14365052	Email/Text: collectionbankruptcies.bancorp@53.com	Jun 15 2022 00:12:00	Fifth Third Bank, Customer Service MD 1MOC2G-4050, 38 Fountain Square Plaza, Cincinnati, OH 45263
14377280	Email/Text: collecadminbankruptcy@fnni.com	Jun 15 2022 00:12:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14377493	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jun 15 2022 00:12:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14365056	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 15 2022 00:12:00	Freedom Mortgage, PO Box 50428, Indianapolis, IN 46250-0401
14409928	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 15 2022 00:12:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14365057	+ Email/Text: AmandaM@GNCFCU.COM	Jun 15 2022 00:12:00	GNC Community FCU, 201 S. Jefferson Street, New Castle, PA 16101-3823
14378153	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jun 15 2022 00:12:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
14650907	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jun 15 2022 00:12:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14365045	EDI: JPMORGANCHASE	Jun 15 2022 04:08:00	Chase, PO Box 15298, Wilmington, DE 19850
14414649	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 00:18:09	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14410279	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 00:17:59	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14365061	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14410453	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 15 2022 00:17:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14365062	^ MEBN	Jun 15 2022 00:08:50	Mercantile Adjustment Bureau, 165 Lawrence Bell Drive, Ste 100, Buffalo, NY 14221-7900
14365063	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 15 2022 00:17:57	Merrick Bank, Customer Service, PO Box 9201, Old Bethpage, NY 11804-9001
14521487	+ Email/Text: bankruptcydpt@mcmc.com	Jun 15 2022 00:12:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14365064	^ MEBN	Jun 15 2022 00:08:00	Northstar Location Services LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
14653420	EDI: PRA.COM	Jun 15 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373370	+ EDI: RECOVERYCORP.COM	Jun 15 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14365065	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14365066	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	QVC, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14394977	EDI: Q3G.COM	Jun 15 2022 04:08:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14377782	EDI: Q3G.COM	Jun 15 2022 04:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14381094	EDI: Q3G.COM	Jun 15 2022 04:08:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14377783	EDI: Q3G.COM	Jun 15 2022 04:08:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14365070	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/BP DC, PO Box 965024, Orlando, FL 32896-5024
14365071	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/Evine Live, PO Box 65005, Orlando, FL 32896-0001
14365072	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/Sam's Club Dual Card, PO Box 965005, Orlando, FL 32896-5005
14365073	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/Walmart Dual Card, PO Box 965024, Orlando, FL 32896-5024
14953546	+ Email/Text: bncmail@w-legal.com	Jun 15 2022 00:12:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14365067	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Sam's Club, Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14365068	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
14365069	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Syncb/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
14651243	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14365074	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Walmart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

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14645625 EDI: WFFC.COM

Jun 15 2022 04:08:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

14365075 + EDI: WFFC.COM

Jun 15 2022 04:08:00 Wells Fargo Financial National Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael C. Eisen	on behalf of Debtor Patrick T. Donofrio Sr. attorneyeisen@yahoo.com, aarin96@hotmail.com
Michael C. Eisen	on behalf of Joint Debtor Brenda J. Donofrio attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
William E. Craig	on behalf of Creditor Hyundai Motor Finance ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9